

### **Remarks**

The Applicant thanks the Examiner for the courtesy shown during the telephonic interview on December 20, 2004. Several of the Examiner's helpful suggestions have been adopted in the above amendment. Claims 1-4 and 6-15 are pending in the application. Claims 14 and 15 are new.

### **Claim Rejections Under 35 U.S.C. § 112 ¶ 1**

The rejection of claim 6 as an alleged single means claim is acknowledged. The claim has been amended so as to affirmatively recite more than one means plus function element pursuant to 35 U.S.C. § 112 ¶ 6. These means plus function elements are properly interpreted for purposes of patentability by examining the corresponding structure, materials and acts described in the specification and equivalents thereof. MPEP §2181. Specifically, the claim is now directed to a payment system comprising well defined means for payment of an amount and means for verifying the authenticity of the payment means. Support for the new claim element "means for verifying" can be found in the specification, for example, in paragraphs 0011 and 0024-0027.

Because the means for payment is now claimed in combination with means for verifying its authenticity, it is respectfully requested that the rejection of claim 6 be reconsidered and withdrawn.

### **Claim Rejections Under 35 U.S.C. § 103**

The Applicant acknowledges the rejection of Claims 1 – 4 under 35 U.S.C. §103 over the hypothetical combination of Hedgcoth and Ittah. As discussed during the interview, claim 1 has been amended to clarify that the process includes the step of revealing a unique multi-digit code

for each digit of the selected monetary amount. This step is distinguishable over that shown in Hedgcoth and Ittah.

Hedgcoth describes a system in which the user exposes, digit by digit, a randomly generated code that is unique to each check. The code is revealed by scratching off portions of a removable material that correspond to a personal identification number (PIN). The PIN and portions to be removed are correlated by a template that is removed and discarded before issuing the check to a payee. In sharp contrast to the invention recited in claim 1, the code does not correspond to an individual digit of a selected monetary amount. In fact, the code does not correspond to a monetary amount at all.

Ittah shows a system in which a code for any of several pre-defined monetary amounts can be revealed. In contrast to claim 1, the Ittah code corresponds to the entire monetary amount selected. (A plurality of codes corresponding to a plurality of amounts can also be revealed.) There is no description or suggestion to reveal an individual multi-digit code for each digit of a selected monetary amount.

For at least these reasons, it is respectfully submitted that claim 1 is patentable over the combination of Hedgcoth and Ittah. Claim 1 is also patentable over the other references of record, such as Leaonard and Cabili. These references teach the provision of series of 10 boxes in which a box within each series is selected based on correspondence with the value of a digit of the selected monetary amount. However, none of the references describe or suggest revealing a masking over such a box in order to reveal a multi-digit code corresponding to the value of each digit. As such, claim 1 is patentable thereover.

In addition to the reasons for allowance noted above, the Examiner suggested during the interview that the Applicant maintain in claim 1 the recitation relating to a series of boxes

designating the type of currency. The Applicant has adopted the Examiner's helpful suggestion, thereby further distinguishing claim 1 from the art of record. Accordingly, it is respectfully requested that the rejection based on Hedgcoth and Ittah be reconsidered and withdrawn, and that claims 1-4 be allowed.

Claims 7-11 have been rejected over Hedgcoth and Ittah in further combination with Ohki. Ohki describes an electronic wallet, which is a complex electronic device having card slots to accommodate an IC card with a microprocessor, or a modem. One of the functions of the electronic wallet is to switch between currencies if the IC card stores currencies from different countries. Applicants respectfully submit that this function would not provide a suggestion to one skilled in the art to modify the checks of Hedgcoth and Ittah by adding boxes that designate the type of currency. It is well known that a computer, such as that of Ohki, can convert currencies or select a currency to be displayed. However, claims 7 and 11 recite a payment card having a support with a series of boxes designating the type of currency of the payment. The functionality of a computer simply does not describe or suggest providing such a series of boxes.

In addition, it was discussed during the interview that an amendment to claims 7 and 11 would further differentiate the claims from the cited combination. Specifically, the Examiner indicated that the prior claim language "boxes for designation of the type of currency" represented a mere intended use or purpose, and that Ohki is adequately relevant to show such an intended use. It was agreed that the modified language "boxes designating the type of currency" is an affirmative claim element, as opposed to an intended use. The Applicant understands that agreement was reached that the computer functionality of Ohki is not relevant to the new claim element. Thus, in accordance with the Examiner's helpful suggestion, claims 7 and 11 have been

amended to recite the affirmative element. Therefore, reconsideration and withdrawal of the rejection based on Hedgcoth, Ittah and Ohki is respectfully requested.

Claims 14 and 15 have been added to the application, each further defining the support as comprising cardboard or a sheet of paper. Written support for the new claims can be found, for example, in the specification in paragraph 0014. These claims are further distinguishable from the IC card described in Ohki.

In light of the foregoing, the Applicant respectfully submits that the entire Application is now in condition for allowance, which is respectfully requested.

Respectfully submitted,



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